

Information to identify the case:			
Debtor 1	Patrick J. Quigley		Social Security number or ITIN xxx-xx-1625
	First Name	Middle Name	Last Name
Debtor 2	Carol L. Quigley		Social Security number or ITIN xxx-xx-1568
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 12-20254-JAD			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Patrick J. Quigley

Carol L. Quigley

4/24/17

By the court: Jeffery A. Deller
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Imaged Certificate of Notice Page 3 of 5

United States Bankruptcy Court
Western District of PennsylvaniaIn re:
Patrick J. Quigley
Carol L. Quigley
DebtorsCase No. 12-20254-JAD
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2

User: culy
Form ID: 3180WPage 1 of 3
Total Noticed: 67

Date Rcvd: Apr 24, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on
Apr 26, 2017.

db/jdb
cr +Patrick J. Quigley, Carol L. Quigley, 103 Crossridge Road, Charleroi, PA 15022-3054
+Equitable Gas Bankruptcy Department, Attn: Judy Gawlowski, 225 North Shore Drive 2nd Floor,
Pittsburgh, PA 15212-5860

13296826 +Andrew F. Gornall, Esquire, KML Law Group, P.C., 701 Market Street, Suite 5000,
Philadelphia, PA 19106-1541

13298674 Bank of America, N.A., P.O. Box 660933, Dallas, TX 75266-0933

13296830 +Candance North America Insurance Co., 50 Millstone Road, Bldg 100, Suite 360,
East Windsor, NJ 08520-1419

13277790 +Chna, Po Box 6497, Sioux Falls, SD 57117-6497

13277795 +Citi Ctb, Po Box 22066, Tempe, AZ 85285-2066

13315520 +Coface Collections North America, Post Office Box 1389, Kenner, LA 70063-1389

13315521 +Island Snacks, 6400 Rolland Street, Unit A, Buena Park, CA 90621-3161

13287932 +Island Snacks, Inc., Coface North America Insurance Company,
50 Millstone Rd., Bldg. 100, Ste. 360, East Windsor, NJ 08520-1415

13987020 LSF9 Master Participation Trust, c/o Caliber Home Loans, Inc.,
P.O. Box 24330, Oklahoma City, OK 73124

13792745 +Lakeview Loan Servicing, LLC, M&T Bank, c/o KML Law Group, P.C.,
701 Market Street, Suite 5000, Philadelphia, PA 19106-1541

13277811 +Pnc Mortgage, 6 N Main St, Dayton, OH 45402-1908

13277812 +Pncbank, 2730 Liberty Ave, Pittsburgh, PA 15222-4747

13296856 +Richard F. Stern, Esquire, Stern and Stercho, The Pavilion, 261 Old York Road, Suit 410,
Jenkintown, PA 19046-3722

13296859 Wells Fargo Bank N.A., c/o Bankruptcy Department R4057-01P, P.O. Box 13765,
Roanoke, VA 24037-3765

13296860 +Werner Gourmet Snacks, PO Box 579, Tillamook, OR 97141-0579

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Apr 25 2017 02:04:10 Pennsylvania Dept. of Revenue,

Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,
Harrisburg, PA 17128-0946

cr EDI: AIS.COM Apr 25 2017 01:23:00 Midland Funding LLC by American InfoSource LP as a,
PO Box 4457, Houston, TX 77210-4457

cr EDI: RECOVERYCORP.COM Apr 25 2017 01:23:00 Recovery Management Systems Corporation,
25 S.E. Second Avenue, Suite 1120, Miami, FL 33131-1605

13277784 +EDI: HNDA.COM Apr 25 2017 01:23:00 A H F C, 200 Continental Dr Ste,
Newark, DE 19713-4334

13293370 EDI: HNDA.COM Apr 25 2017 01:23:00 AMERICAN HONDA FINANCE CORPORATION,
NATIONAL BANKRUPTCY CENTER, P.O. BOX 168088, IRVING, TX 75016-8088

13296825 +EDI: AMEREXPR.COM Apr 25 2017 01:23:00 American Express, Po Box 297871,
Fort Lauderdale, FL 33329-7871

13346429 EDI: BECKLEE.COM Apr 25 2017 01:23:00 American Express Bank, FSB, c o Becket and Lee LLP,
POB 3001, Malvern, PA 19355-0701

13277785 +EDI: AMEREXPR.COM Apr 25 2017 01:23:00 Amex, Po Box 297871,
Fort Lauderdale, FL 33329-7871

13277786 EDI: BANKAMER.COM Apr 25 2017 01:23:00 Bank Of America, Po Box 982238,
El Paso, TX 79998

13311761 EDI: BANKAMER2.COM Apr 25 2017 01:23:00 FIA CARD SERVICES, N.A., PO Box 15102,
Wilmington, DE 19886-5102

13277787 +EDI: BANKAMER2.COM Apr 25 2017 01:23:00 Bank Of America, Po Box 1598,
Norfolk, VA 23501-1598

13277788 +EDI: BANKAMER.COM Apr 25 2017 01:23:00 Bank Of America, N.A., 450 American St,
Simi Valley, CA 93065-6285

13277789 EDI: CAPITALONE.COM Apr 25 2017 01:23:00 Cap One, Po Box 85520, Richmond, VA 23285

13296831 EDI: CAPITALONE.COM Apr 25 2017 01:23:00 Capital One, Po Box 85520, Richmond, VA 23285

13277792 +EDI: CAUT.COM Apr 25 2017 01:23:00 Chase, Po Box 901076, Ft Worth, TX 76101-2076

13277791 +EDI: CHASE.COM Apr 25 2017 01:23:00 Chase, Po Box 15298, Wilmington, DE 19850-5298

13277793 +EDI: CHASE.COM Apr 25 2017 01:23:00 Chase Na, 2500 Westfield Dr, Elgin, IL 60124-7700

13277794 +EDI: CITICORP.COM Apr 25 2017 01:23:00 Citi, Po Box 6241, Sioux Falls, SD 57117-6241

13296245 +EDI: TSYS2.COM Apr 25 2017 01:23:00 Department Stores National Bank/Macy's,
Bankruptcy Processing, Po Box 8053, Mason, OH 45040-8053

13296838 +EDI: RMSC.COM Apr 25 2017 01:23:00 GE Capital Retail Bank,
c/o Recovery Management Systems Corp., 25 SE 2nd Avenue, Suite 1120, Attn: Ramesh Singh,
Miami, FL 33131-1605

13277796 +EDI: RMSC.COM Apr 25 2017 01:23:00 Geclub/Care Credit, 950 Forrer Blvd,
Kettering, OH 45420-1469

13277797 +EDI: RMSC.COM Apr 25 2017 01:23:00 Geclub/Dicks, Po Box 1400, El Paso, TX 79948-1400

13277798 EDI: RMSC.COM Apr 25 2017 01:23:00 Geclub/Jcp, Po Box 984100, El Paso, TX 79998

13277799 +EDI: RMSC.COM Apr 25 2017 01:23:00 Geclub/Lowes Pc, Po Box 981416,
El Paso, TX 79998-1416

13277800 +EDI: RMSC.COM Apr 25 2017 01:23:00 Gemb/Walmart, Po Box 981400, El Paso, TX 79998-1400

13277803 EDI: HFC.COM Apr 25 2017 01:23:00 Hsbc/Bsbuy, Po Box 15519, Wilmington, DE 19850

13277801 +EDI: HFC.COM Apr 25 2017 01:23:00 Hsbc Bank, Po Box 5253, Carol Stream, IL 60197-5253

13277802 +EDI: HFC.COM Apr 25 2017 01:23:00 Hsbc/Bontn, Po Box 15221, Wilmington, DE 19850-5221

District/off: 0315-2

User: culy
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Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center
(continued)

13277804 +EDI: HFC.COM Apr 25 2017 01:23:00 Hsbc/Saks, 140 W Industrial Dr,
Elmhurst, IL 60126-1602
13277806 EDI: IRS.COM Apr 25 2017 01:23:00 Internal Revenue Service, Insolvency Unit,
P.O. Box 628, Pittsburgh, PA 15230
13277808 +EDI: CBSKOHL.COM Apr 25 2017 01:23:00 Kohls/Chase, N56 W 17000 Ridgewood Dr,
Menomonee Falls, WI 53051-7096
13355586 +EDI: OPHSUBSID.COM Apr 25 2017 01:23:00 Lindia, LLC, c/o Weinstein & Riley, P.S.,
2001 Western Ave., Ste. 400, Seattle, WA 98121-3132
13296852 +EDI: TSYS2.COM Apr 25 2017 01:23:00 Macys dsnb, 9111 Duke Blvd, Mason, OH 45040-8999
13277809 +EDI: TSYS2.COM Apr 25 2017 01:23:00 Mcydsnb, 9111 Duke Blvd, Mason, OH 45040-8999
13538136 EDI: AIS.COM Apr 25 2017 01:23:00 Midland Funding LLC, by American InfoSource LP as agent,
PO Box 4457, Houston, TX 77210-4457
13340952 +EDI: OPHSUBSID.COM Apr 25 2017 01:23:00 OAK HARBOR CAPITAL IV, LLC,
C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
13277810 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Apr 25 2017 02:04:11 PA Department of Revenue,
Banruptcy Division, PO Box 280946, Harrisburg, PA 17128-0496
13349760 EDI: PRA.COM Apr 25 2017 01:23:00 Portfolio Recovery Associates, LLC, POB 12914,
Norfolk VA 23541
13302558 E-mail/Text: ebn@vativrecovery.com Apr 25 2017 02:03:43 Palisades Acquisition XVI, LLC,
Vativ Recovery Solutions LLC, dba SMC, As Agent For Palisades Acquisition XVI,,
PO Box 40728, Houston TX 77240-0728
13527785 EDI: RECOVERYCORP.COM Apr 25 2017 01:23:00 Portfolio Investments II LLC,
c/o Recovery Management Systems Corporat, 25 SE 2nd Avenue Suite 1120,
Miami, FL 33131-1605
13349642 EDI: Q3G.COM Apr 25 2017 01:23:00 Quantum3 Group LLC as agent for,
Galaxy Asset Purchasing LLC, PO Box 788, Kirkland, WA 98083-0788
13290468 EDI: RECOVERYCORP.COM Apr 25 2017 01:23:00 Recovery Management Systems Corporation,
25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605
13277813 +EDI: SEARS.COM Apr 25 2017 01:23:00 Sears/Cbna, Po Box 6189, Sioux Falls, SD 57117-6189
13277814 +E-mail/Text: 00svobankruptcy@starwoodvo.com Apr 25 2017 02:03:49 Starwood Vacation Owne,
9002 San Marco Ct, Orlando, FL 32819-8600
13296858 +E-mail/Text: 00svobankruptcy@starwoodvo.com Apr 25 2017 02:03:49
Starwood Vacation Ownership, 9002 San Marco Court, Orlando, FL 32819-8600
13298241 EDI: WFFC.COM Apr 25 2017 01:23:00 Wells Fargo Dealer Services, P.O. Box 19657,
Irvine, CA 92623-9657
13277815 +EDI: WFFC.COM Apr 25 2017 01:23:00 Wfds/Wds, Po Box 1697, Winterville, NC 28590-1697
13277816 +EDI: WFNNB.COM Apr 25 2017 01:23:00 Wfnnb/Limited, Po Box 330066,
Northglenn, CO 80233-8066
13277817 +EDI: WFNNB.COM Apr 25 2017 01:23:00 Wfnnb/Sam Levin Inc, Po Box 29168,
Columbus, OH 43229-0168
13277818 +EDI: WFNNB.COM Apr 25 2017 01:23:00 Wfnnb/Victorias Secret, 220 W Schrock Rd,
Westerville, OH 43081-2873

TOTAL: 50

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr BANK OF AMERICA, N.A.
cr LSF9 Master Participation Trust
cr Lakeview Loan Servicing LLC
crcmch Lakeview Loan Servicing, LLC
cr Wells Fargo Dealer Services, Inc.
13277783 Patrick J. Quigley and Carol L. Quigley
13296823 Patrick J. Quigley and Carol L. Quigley
13987016 The Secretary of Housing and Urban Development, 451 7th Street, S.W., Washington, DC 204
cr* +Lindia, LLC, c/o Weinstein & Riley, P.S., 2001 Western Ave., Ste. 400,
Seattle, WA 98121-3132
13296824* +A H F C, 200 Continental Dr Ste, Newark, DE 19713-4334
13296827* ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238
(address filed with court: Bank Of America, Po Box 982238, El Paso, TX 79998)
13296828* +Bank Of America, Po Box 1598, Norfolk, VA 23501-1598
13296829* +Bank Of America, N.A., 450 American St, Simi Valley, CA 93065-6285
13296832* +Chna, Po Box 6497, Sioux Falls, SD 57117-6497
13296834* +Chase, Po Box 901076, Ft Worth, TX 76101-2076
13296833* +Chase, Po Box 15298, Wilmington, DE 19850-5298
13296835* +Chase Na, 2500 Westfield Dr, Elgin, IL 60124-7700
13296836* +Citi, Po Box 6241, Sioux Falls, SD 57117-6241
13296837* +Citi Ctb, Po Box 22066, Tempe, AZ 85285-2066
13296839* +Gecrb/Care Credit, 950 Forrer Blvd, Kettering, OH 45420-1469
13296840* +Gecrb/Dicks, Po Box 1400, El Paso, TX 79948-1400
13296841* +Gecrb/Jcp, Po Box 984100, El Paso, TX 79998
13296842* +Gecrb/Lowes Pc, Po Box 981416, El Paso, TX 79998-1416
13296843* +Gemb/Walmart, Po Box 981400, El Paso, TX 79998-1400
13296846* ++HSBC BANK, ATTN BANKRUPTCY DEPARTMENT, PO BOX 5213, CAROL STREAM IL 60197-5213
(address filed with court: Hsbc/Bsbuy, Po Box 15519, Wilmington, DE 19850)
13296844* +Hsbc Bank, Po Box 5253, Carol Stream, IL 60197-5253
13296845* +Hsbc/Bontn, Po Box 15221, Wilmington, DE 19850-5221
13296847* +Hsbc/Saks, 140 W Industrial Dr, Elmhurst, IL 60126-1602

District/off: 0315-2

User: culy
Form ID: 3180W

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***** BYPASSED RECIPIENTS (continued) *****
13277805* ++INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346,
PHILADELPHIA PA 19101-7346
(address filed with court: Internal Revenue Service, William S. Moorehead Federal Building,
1000 Liberty Avenue, Room 705, Pittsburgh, PA 15222)
13296848* ++INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346,
PHILADELPHIA PA 19101-7346
(address filed with court: Internal Revenue Service, William S. Moorehead Federal Building,
1000 Liberty Avenue, Room 705, Pittsburgh, PA 15222)
13277807* +Internal Revenue Service, P.O. Box 7346, Philadelphia, PA 19101-7346
13296850* +Internal Revenue Service, P.O. Box 7346, Philadelphia, PA 19101-7346
13296849* Internal Revenue Service, Insolvency Unit, P.O. Box 628, Pittsburgh, PA 15230
13296851* +Kohls/Chase, N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-7096
13296853* PA Department of Revenue, Banruptcy Division, PO Box 280946, Harrisburg, PA 17128-0496
13296854* +Pnc Mortgage, 6 N Main St, Dayton, OH 45402-1908
13296855* +Pncbank, 2730 Liberty Ave, Pittsburgh, PA 15222-4747
13296857* +Sears/Cbna, Po Box 6189, Sioux Falls, SD 57117-6189
13296861* +Wfds/Wds, Po Box 1697, Winterville, NC 28590-1697
13296862* +Wfnnb/Limited, Po Box 330066, Northglenn, CO 80233-8066
13296863* +Wfnnb/Sam Levin Inc, Po Box 29168, Columbus, OH 43229-0168
13296864* +Wfnnb/Victorias Secret, 220 W Schrock Rd, Westerville, OH 43081-2873
TOTALS: 8, * 34, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 26, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 24, 2017 at the address(es) listed below:

Andrew F Gornall on behalf of Creditor Lakeview Loan Servicing LLC agornall@goldbecklaw.com,
bkgroup@goldbecklaw.com;bkgroup@kmlawgroup.com
Andrew F Gornall on behalf of Creditor LSF9 Master Participation Trust
agornall@goldbecklaw.com, bkgroup@goldbecklaw.com;bkgroup@kmlawgroup.com
Andrew F Gornall on behalf of Creditor BANK OF AMERICA, N.A. agornall@goldbecklaw.com,
bkgroup@goldbecklaw.com;bkgroup@kmlawgroup.com
Andrew F Gornall on behalf of Cred. Comm. Chair Lakeview Loan Servicing, LLC
agornall@goldbecklaw.com, bkgroup@goldbecklaw.com;bkgroup@kmlawgroup.com
Gregory Javardian on behalf of Creditor BANK OF AMERICA, N.A. greg@javardianlaw.com,
mary@javardianlaw.com;tami@javardianlaw.com
James Warmbrodt on behalf of Creditor LSF9 Master Participation Trust bkgroup@kmlawgroup.com
Jerome B. Blank on behalf of Creditor LSF9 Master Participation Trust pawb@fedphe.com
Jill Manuel-Coughlin on behalf of Creditor BANK OF AMERICA, N.A. jill@pkallc.com,
chris.amann@pkallc.com;nick.bracey@pkallc.com;samantha.gonzalez@pkallc.com;harry.reese@pkallc.com
Joseph A. Dessoye on behalf of Creditor LSF9 Master Participation Trust pawb@fedphe.com
Joshua I. Goldman on behalf of Cred. Comm. Chair Lakeview Loan Servicing, LLC
bkgroup@kmlawgroup.com
Keri P. Ebeck on behalf of Creditor Wells Fargo Dealer Services, Inc. kebeck@weltman.com,
jbluemle@weltman.com
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov
Paul W. McElrath, Jr. on behalf of Joint Debtor Carol L. Quigley ecf@mcelrathlaw.com,
donotemail.ecfbackuponly@gmail.com
Paul W. McElrath, Jr. on behalf of Debtor Patrick J. Quigley ecf@mcelrathlaw.com,
donotemail.ecfbackuponly@gmail.com
Ronda J. Winnecour cmecf@chapter13trusteedpa.com
S. James Wallace on behalf of Creditor Equitable Gas Bankruptcy Department sjw@sjwpgh.com,
Equitablebankruptcy@peoples-gas.com;srk@sjwpgh.com

TOTAL: 16